

Information to identify the case:			
Debtor 1	<b>Charles F. Sobien</b>		Social Security number or ITIN <b>xxx-xx-9564</b>
	First Name	Middle Name	Last Name
Debtor 2	<b>Lori Ann Sobien</b>		Social Security number or ITIN <b>xxx-xx-9404</b>
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-21603-JAD</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles F. Sobien

Lori Ann Sobien

10/22/20

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Charles F. Sobien  
Lori Ann Sobien  
Debtor(s)

Case No. 16-21603-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala

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Date Rcvd: Oct 22, 2020

Form ID: 3180W

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2020:**

Recip ID	Recipient Name and Address
db/jdb	Charles F. Sobien, Lori Ann Sobien, 332 Solomon Temple Rd, Latrobe, PA 15650-9377
14221593	Bank of New York Mellon, Bank of America, NA, 16001 Dallas Pkwy, Addison, TX 75001-3311
14221597	KML Law Group, BNY Independence Center,, 701 Market St Ste 5000, Philadelphia, PA 19106-1541
14221598	+ Westmoreland Federal S & L, 322 Main St, Latrobe, PA 15650-1590

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 23 2020 02:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 23 2020 02:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: BANKAMER.COM	Oct 23 2020 04:08:00	BANK OF AMERICA, N.A., 2380 Performance Dr, Richardson, TX 75082-4333
cr	EDI: BANKAMER.COM	Oct 23 2020 04:08:00	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	EDI: BANKAMER.COM	Oct 23 2020 04:08:00	Bank of America, N.A., The Bank Of New York Mellon FKA The Bank, PO BOX 31785, TAMPA, FL 33631-3785
cr	EDI: BANKAMER.COM	Oct 23 2020 04:08:00	THE BANK OF NEW YORK MELLON, FKA, PO BOX 31785, TAMPA, FL 33631-3785
14221592	EDI: BANKAMER.COM	Oct 23 2020 04:08:00	Bank of America, 1800 Tapo Canyon Rd, Simi Valley, CA 93063-6712
14258963	+ Email/Text: bankruptcy@cavps.com	Oct 23 2020 02:26:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14221594	EDI: CCUSA.COM	Oct 23 2020 04:08:00	Credit Collection USA, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14221595	Email/Text: GCSBankruptcy@gcserv.com	Oct 23 2020 02:25:00	GC Services, 6330 Gulfon St, Houston, TX 77081-1108
14221596	EDI: JEFFERSONCAP.COM	Oct 23 2020 04:08:00	Jefferson Capital Systems, 16 McLeland Rd, Saint Cloud, MN 56303-2198
14248937	EDI: NEXTEL.COM	Oct 23 2020 04:08:00	Sprint Corp., Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949

District/off: 0315-2

User: aala

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14290755

EDI: BANKAMER.COM

Oct 23 2020 04:08:00

THE BANK OF NEW YORK MELLON FKA  
THE BANK OF NEW YO, Bank of America, PO  
BOX 31785, Tampa, FL 33631-3785

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON Et Al...
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*+	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO BOX 31785, TAMPA, FL 33631-3785
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cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., The Bank of New York Mellon Fka The Bank, PO BOX 31785, TAMPA, FL 33631-3785
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cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO BOX 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, PO BOX 31785, TAMPA, FL 33631-3785
14221599	##	Zucker, Goldberg & Ackerman, LLC, 200 Sheffield St Ste 101, Mountainside, NJ 07092-2315
jdb	*	Lori Ann Sobien, 332 Solomon Temple Rd, Latrobe, PA 15650-9377

TOTAL: 1 Undeliverable, 21 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al... andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com

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Brian Nicholas

on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al... bnicholas@kmlawgroup.com

Joshua I. Goldman

on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al... jgoldman@kmlawgroup.com  
kevin.shatley@padgettlawgroup.com

Office of the United States Trustee

ustpre03.pi.ecf@usdoj.gov

Robert H. Slone

on behalf of Joint Debtor Lori Ann Sobien robertslone223@gmail.com rslone@pulsenet.com;G17689@notify.cincompass.com

Robert H. Slone

on behalf of Debtor Charles F. Sobien robertslone223@gmail.com rslone@pulsenet.com;G17689@notify.cincompass.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8